

SERFF Tracking Number: ABAI-126440568 State: Arkansas
Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 44467
Company Tracking Number:
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
Standard Plans
Product Name: ALA Q309 rate filing
Project Name/Number: /

Filing at a Glance

Company: Woodmen of the World/Assured Life Association

Product Name: ALA Q309 rate filing	SERFF Tr Num: ABAI-126440568	State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans	SERFF Status: Closed-Approved-Closed	State Tr Num: 44467
Sub-TOI: MS05I.001 Plan A	Co Tr Num:	State Status: Approved-Closed
Filing Type: Rate	Author: Kim Hefner	Reviewer(s): Stephanie Fowler
	Date Submitted: 01/04/2010	Disposition Date: 01/28/2010
		Disposition Status: Approved-Closed
Implementation Date Requested: 03/01/2010		Implementation Date: 03/01/2010
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 9%	Group Market Type:
Filing Status Changed: 01/28/2010	Explanation for Other Group Market Type:
	State Status Changed: 01/28/2010
Deemer Date:	Created By: Kim Hefner
Submitted By: Kim Hefner	Corresponding Filing Tracking Number:
Filing Description:	
rate filing	

Company and Contact

Filing Contact Information

Kim Hefner, Compliance Manager	khefner@allenbailey.com
8310 Capital of Texas Hwy North	512-502-8800 [Phone] 124 [Ext]
Suite 370	512-502-8638 [FAX]

SERFF Tracking Number: ABAI-126440568 State: Arkansas
Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 44467
Company Tracking Number:
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: ALA Q309 rate filing
Project Name/Number: /

Austin, TX 78731

Filing Company Information

(This filing was made by a third party - allenbaileyandassociatesinc)

Woodmen of the World/Assured Life CoCode: 56499 State of Domicile: Colorado
Association
9777 South Yosemite Street Group Code: Company Type: Fraternal
#200 Group Name: State ID Number:
Lone Tree, CO 80124 FEIN Number: 84-0356870
(800) 777-9777 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$600.00
Retaliatory? No
Fee Explanation: Rates submitted for 12 forms - \$600 total filing fee
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Woodmen of the World/Assured Life Association	\$600.00	01/04/2010	33241523

SERFF Tracking Number: ABAI-126440568 State: Arkansas
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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: ALA Q309 rate filing
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/28/2010	01/28/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/27/2010	01/27/2010	Kim Hefner	01/28/2010	01/28/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Clarification	Note To Filer	Stephanie Fowler	01/27/2010	01/27/2010
clarification please	Note To Reviewer	Kim Hefner	01/27/2010	01/27/2010

SERFF Tracking Number:	ABAI-126440568	State:	Arkansas
Filing Company:	Woodmen of the World/Assured Life Association	State Tracking Number:	44467
Company Tracking Number:			
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	ALA Q309 rate filing		
Project Name/Number:	/		

Disposition

Disposition Date: 01/28/2010

Implementation Date: 03/01/2010

Status: Approved-Closed

Comment: The requested rate increases have been approved for Plans A, B, C, D, G; and the negotiated rate increase of 15% has been approved for Plan F. These rate increases can now be implemented on or after March 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Woodmen of the World/Assured Life Association	9.000%	9.000%	\$		\$	%	%

SERFF Tracking Number: ABAI-126440568 State: Arkansas

Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 44467

Company Tracking Number:

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: ALA Q309 rate filing

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	third party authorization	Accepted for Informational Purposes	Yes
Rate (revised)	AR rate pages	Approved	Yes
Rate	AR rate pages	Disapproved	Yes

SERFF Tracking Number: ABAI-126440568 State: Arkansas
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Company Tracking Number:
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: ALA Q309 rate filing
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/27/2010
Submitted Date 01/27/2010
Respond By Date 03/01/2010

Dear Kim Hefner,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Based on the amount of the previous years increase and the possible impact a 20% increase would have on the citizens of Arkansas, we would be willing to accept a 15% increase for the plans contained in this filing.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/28/2010
Submitted Date 01/28/2010

Dear Stephanie Fowler,

Comments:

In response to your objection letter, please note:

Response 1

Comments: The plan F proposed rates now reflect a 15% rate increase (rather than 20% as originally requested). The modal premium sheets, pproposed rate pages and actuarial memorandum have all been revised accordingly.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Based on the amount of the previous years increase and the possible impact a 20% increase would have on the citizens of Arkansas, we would be willing to accept a 15% increase for the plans contained in this filing.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
AR rate pages	ARMSIA06ST; ARMSIB06ST; ARMSIC06ST; ARMSID06ST;	New	Previous State Filing Number	

SERFF Tracking Number: ABAI-126440568 State: Arkansas
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Product Name: ALA Q309 rate filing
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ARMSIF06ST;
ARMSIG06ST; MTA1-
21522; MTA2-21523; MTA3-
21524; MTA4-21525; MTA5-
21526; MTA6-21527

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Previous Version

AR rate pages ARMSIA06ST; New Previous State Filing Number
ARMSIB06ST;
ARMSIC06ST;
ARMSID06ST;
ARMSIF06ST;
ARMSIG06ST; MTA1-
21522; MTA2-21523; MTA3-
21524; MTA4-21525; MTA5-
21526; MTA6-21527

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Thank you.

Sincerely,
Kim Hefner

Note To Filer

Stephanie Fowler on 01/27/2010 04:54 PM

Stephanie Fowler

01/28/2010 04:09 PM

Clarification

I apologize that I was not clear, we are just asking that Plan F be reduced to a 15% increase. We are fine with the requested amounts for the other plans contained in this filing.

Sincerely,
Stephanie Fowler

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Company Tracking Number:
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: ALA Q309 rate filing
Project Name/Number: /

Note To Reviewer

Created By:

Kim Hefner on 01/27/2010 04:50 PM

Last Edited By:

Stephanie Fowler

Submitted On:

01/28/2010 04:09 PM

Subject:

clarification please

Comments:

Please confirm that you would be willing to approve the following rate increase percentages:

Plan A 10%

Plan F 15% (rather than the requested 20%)

All other plans 9%

We do not wish to increase all plans by 15%.

Thanks.

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TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	ALA Q309 rate filing		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	9.000%
Effective Date of Last Rate Revision:	01/01/2009
Filing Method of Last Filing:	serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Woodmen of the World/Assured Life Association	9.000%	9.000%				%	%

SERFF Tracking Number: ABAI-126440568 State: Arkansas

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Company Tracking Number:

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: ALA Q309 rate filing

Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved 01/28/2010	AR rate pages	ARMSIA06ST; ARMSIB06ST; ARMSIC06ST; ARMSID06ST; ARMSIF06ST; ARMSIG06ST; MTA1-21522; MTA2-21523; MTA3-21524; MTA4-21525; MTA5-21526; MTA6-21527	New		AR proposed rate pages_rev.pdf AR Modal Rates 1-1-2010_rev.pdf

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>A</i>	Proposed <i>Plan</i> <i>A</i>
M NS	All Ages	\$1,249	\$1,374
M SM	All Ages	1,560	1,716
F NS	All Ages	1,249	1,374
F SM	All Ages	1,560	1,716

Assured Life Association
Actuarial Memorandum
Forms ARMSIB06ST and MTA2-21523

Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>B</i>	Proposed <i>Plan</i> <i>B</i>
M NS	All Ages	\$1,514	\$1,650
M SM	All Ages	1,893	2,063
F NS	All Ages	1,514	1,650
F SM	All Ages	1,893	2,063

Assured Life Association
Actuarial Memorandum
Forms ARMSIC06ST and MTA3-21524

Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>C</i>	Proposed <i>Plan</i> <i>C</i>
M NS	All Ages	\$1,648	\$1,796
M SM	All Ages	2,060	2,245
F NS	All Ages	1,648	1,796
F SM	All Ages	2,060	2,245

Assured Life Association
Actuarial Memorandum
Forms ARMSID06ST and MTA4-21525

Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>D</i>	Proposed <i>Plan</i> <i>D</i>
M NS	All Ages	\$1,555	\$1,695
M SM	All Ages	1,946	2,121
F NS	All Ages	1,555	1,695
F SM	All Ages	1,946	2,121

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>F</i>	Proposed <i>Plan</i> <i>F</i>
M NS	All Ages	\$1,822	\$2,095
M SM	All Ages	2,279	2,621
F NS	All Ages	1,822	2,095
F SM	All Ages	2,279	2,621

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>G</i>	Proposed <i>Plan</i> <i>G</i>
M NS	All Ages	\$1,473	\$1,606
M SM	All Ages	1,842	2,008
F NS	All Ages	1,473	1,606
F SM	All Ages	1,842	2,008

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class Age</i>		Current <i>Plan</i> <i>A</i>	Proposed <i>Plan</i> <i>A</i>
M NS	All Ages	\$1,363	\$1,499
M SM	All Ages	1,703	1,873
F NS	All Ages	1,363	1,499
F SM	All Ages	1,703	1,873

Assured Life Association
Actuarial Memorandum
Forms ARMSIB06ST and MTA2-21523

Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>B</i>	Proposed <i>Plan</i> <i>B</i>
M NS	All Ages	\$1,651	\$1,800
M SM	All Ages	2,064	2,250
F NS	All Ages	1,651	1,800
F SM	All Ages	2,064	2,250

Assured Life Association
Actuarial Memorandum
Forms ARMSIC06ST and MTA3-21524

Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>C</i>	Proposed <i>Plan</i> <i>C</i>
M NS	All Ages	\$1,797	\$1,959
M SM	All Ages	2,246	2,448
F NS	All Ages	1,797	1,959
F SM	All Ages	2,246	2,448

Assured Life Association
Actuarial Memorandum
Forms ARMSID06ST and MTA4-21525

Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>D</i>	Proposed <i>Plan</i> <i>D</i>
M NS	All Ages	\$1,697	\$1,850
M SM	All Ages	2,121	2,312
F NS	All Ages	1,697	1,850
F SM	All Ages	2,121	2,312

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class Age</i>		Current <i>Plan</i> <i>F</i>	Proposed <i>Plan</i> <i>F</i>
M NS	All Ages	\$1,987	\$2,285
M SM	All Ages	2,486	2,859
F NS	All Ages	1,987	2,285
F SM	All Ages	2,486	2,859

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>G</i>	Proposed <i>Plan</i> <i>G</i>
M NS	All Ages	\$1,607	\$1,752
M SM	All Ages	2,010	2,191
F NS	All Ages	1,607	1,752
F SM	All Ages	2,010	2,191

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>A</i>	Proposed <i>Plan</i> <i>A</i>
M NS	All Ages	\$1,459	\$1,605
M SM	All Ages	1,824	2,006
F NS	All Ages	1,459	1,605
F SM	All Ages	1,824	2,006

Assured Life Association
Actuarial Memorandum
Forms ARMSIB06ST and MTA2-21523

Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>B</i>	Proposed <i>Plan</i> <i>B</i>
M NS	All Ages	\$1,769	\$1,928
M SM	All Ages	2,213	2,412
F NS	All Ages	1,769	1,928
F SM	All Ages	2,213	2,412

Assured Life Association
Actuarial Memorandum
Forms ARMSIC06ST and MTA3-21524

Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>C</i>	Proposed <i>Plan</i> <i>C</i>
M NS	All Ages	\$1,926	\$2,099
M SM	All Ages	2,407	2,624
F NS	All Ages	1,926	2,099
F SM	All Ages	2,407	2,624

Assured Life Association
Actuarial Memorandum
Forms ARMSID06ST and MTA4-21525

Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>D</i>	Proposed <i>Plan</i> <i>D</i>
M NS	All Ages	\$1,819	\$1,983
M SM	All Ages	2,273	2,478
F NS	All Ages	1,819	1,983
F SM	All Ages	2,273	2,478

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>F</i>	Proposed <i>Plan</i> <i>F</i>
M NS	All Ages	\$2,130	\$2,450
M SM	All Ages	2,663	3,062
F NS	All Ages	2,130	2,450
F SM	All Ages	2,663	3,062

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>G</i>	Proposed <i>Plan</i> <i>G</i>
M NS	All Ages	\$1,722	\$1,877
M SM	All Ages	2,153	2,347
F NS	All Ages	1,722	1,877
F SM	All Ages	2,153	2,347

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,374
M SM	All Ages	\$1,716
F NS	All Ages	\$1,374
F SM	All Ages	\$1,716

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$114.45
M SM	All Ages	\$142.94
F NS	All Ages	\$114.45
F SM	All Ages	\$142.94

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$350.37
M SM	All Ages	\$437.58
F NS	All Ages	\$350.37
F SM	All Ages	\$437.58

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$693.87
M SM	All Ages	\$866.58
F NS	All Ages	\$693.87
F SM	All Ages	\$866.58

Assured Life Association
Actuarial Memorandum
Forms ARMSIB06ST and MTA2-21523

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,650
M SM	All Ages	\$2,063
F NS	All Ages	\$1,650
F SM	All Ages	\$2,063

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$137.45
M SM	All Ages	\$171.85
F NS	All Ages	\$137.45
F SM	All Ages	\$171.85

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$420.75
M SM	All Ages	\$526.07
F NS	All Ages	\$420.75
F SM	All Ages	\$526.07

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$833.25
M SM	All Ages	\$1,041.82
F NS	All Ages	\$833.25
F SM	All Ages	\$1,041.82

Assured Life Association
Actuarial Memorandum
Forms ARMSIC06ST and MTA3-21524

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,796
M SM	All Ages	\$2,245
F NS	All Ages	\$1,796
F SM	All Ages	\$2,245

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$149.61
M SM	All Ages	\$187.01
F NS	All Ages	\$149.61
F SM	All Ages	\$187.01

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$457.98
M SM	All Ages	\$572.48
F NS	All Ages	\$457.98
F SM	All Ages	\$572.48

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$906.98
M SM	All Ages	\$1,133.73
F NS	All Ages	\$906.98
F SM	All Ages	\$1,133.73

Assured Life Association
Actuarial Memorandum
Forms ARMSID06ST and MTA4-21525

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,695
M SM	All Ages	\$2,121
F NS	All Ages	\$1,695
F SM	All Ages	\$2,121

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$141.19
M SM	All Ages	\$176.68
F NS	All Ages	\$141.19
F SM	All Ages	\$176.68

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$432.23
M SM	All Ages	\$540.86
F NS	All Ages	\$432.23
F SM	All Ages	\$540.86

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$855.98
M SM	All Ages	\$1,071.11
F NS	All Ages	\$855.98
F SM	All Ages	\$1,071.11

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$2,095
M SM	All Ages	\$2,621
F NS	All Ages	\$2,095
F SM	All Ages	\$2,621

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$174.51
M SM	All Ages	\$218.33
F NS	All Ages	\$174.51
F SM	All Ages	\$218.33

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$534.23
M SM	All Ages	\$668.36
F NS	All Ages	\$534.23
F SM	All Ages	\$668.36

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,057.98
M SM	All Ages	\$1,323.61
F NS	All Ages	\$1,057.98
F SM	All Ages	\$1,323.61

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,606
M SM	All Ages	\$2,008
F NS	All Ages	\$1,606
F SM	All Ages	\$2,008

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$133.78
M SM	All Ages	\$167.27
F NS	All Ages	\$133.78
F SM	All Ages	\$167.27

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$409.53
M SM	All Ages	\$512.04
F NS	All Ages	\$409.53
F SM	All Ages	\$512.04

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$811.03
M SM	All Ages	\$1,014.04
F NS	All Ages	\$811.03
F SM	All Ages	\$1,014.04

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,499
M SM	All Ages	\$1,873
F NS	All Ages	\$1,499
F SM	All Ages	\$1,873

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$124.87
M SM	All Ages	\$156.02
F NS	All Ages	\$124.87
F SM	All Ages	\$156.02

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$382.25
M SM	All Ages	\$477.62
F NS	All Ages	\$382.25
F SM	All Ages	\$477.62

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$757.00
M SM	All Ages	\$945.87
F NS	All Ages	\$757.00
F SM	All Ages	\$945.87

Assured Life Association
Actuarial Memorandum
Forms ARMSIB06ST and MTA2-21523

Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,800
M SM	All Ages	\$2,250
F NS	All Ages	\$1,800
F SM	All Ages	\$2,250

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$149.94
M SM	All Ages	\$187.43
F NS	All Ages	\$149.94
F SM	All Ages	\$187.43

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$459.00
M SM	All Ages	\$573.75
F NS	All Ages	\$459.00
F SM	All Ages	\$573.75

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$909.00
M SM	All Ages	\$1,136.25
F NS	All Ages	\$909.00
F SM	All Ages	\$1,136.25

Assured Life Association
Actuarial Memorandum
Forms ARMSIC06ST and MTA3-21524

Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,959
M SM	All Ages	\$2,448
F NS	All Ages	\$1,959
F SM	All Ages	\$2,448

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$163.18
M SM	All Ages	\$203.92
F NS	All Ages	\$163.18
F SM	All Ages	\$203.92

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$499.55
M SM	All Ages	\$624.24
F NS	All Ages	\$499.55
F SM	All Ages	\$624.24

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$989.30
M SM	All Ages	\$1,236.24
F NS	All Ages	\$989.30
F SM	All Ages	\$1,236.24

Assured Life Association
Actuarial Memorandum
Forms ARMSID06ST and MTA4-21525

Exhibit VI - Modal Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,850
M SM	All Ages	\$2,312
F NS	All Ages	\$1,850
F SM	All Ages	\$2,312

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$154.11
M SM	All Ages	\$192.59
F NS	All Ages	\$154.11
F SM	All Ages	\$192.59

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$471.75
M SM	All Ages	\$589.56
F NS	All Ages	\$471.75
F SM	All Ages	\$589.56

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$934.25
M SM	All Ages	\$1,167.56
F NS	All Ages	\$934.25
F SM	All Ages	\$1,167.56

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$2,285
M SM	All Ages	\$2,859
F NS	All Ages	\$2,285
F SM	All Ages	\$2,859

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$190.34
M SM	All Ages	\$238.15
F NS	All Ages	\$190.34
F SM	All Ages	\$238.15

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$582.68
M SM	All Ages	\$729.05
F NS	All Ages	\$582.68
F SM	All Ages	\$729.05

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,153.93
M SM	All Ages	\$1,443.80
F NS	All Ages	\$1,153.93
F SM	All Ages	\$1,443.80

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit VI - Modal Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,752
M SM	All Ages	\$2,191
F NS	All Ages	\$1,752
F SM	All Ages	\$2,191

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$145.94
M SM	All Ages	\$182.51
F NS	All Ages	\$145.94
F SM	All Ages	\$182.51

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$446.76
M SM	All Ages	\$558.71
F NS	All Ages	\$446.76
F SM	All Ages	\$558.71

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$884.76
M SM	All Ages	\$1,106.46
F NS	All Ages	\$884.76
F SM	All Ages	\$1,106.46

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,605
M SM	All Ages	\$2,006
F NS	All Ages	\$1,605
F SM	All Ages	\$2,006

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$133.70
M SM	All Ages	\$167.10
F NS	All Ages	\$133.70
F SM	All Ages	\$167.10

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$409.28
M SM	All Ages	\$511.53
F NS	All Ages	\$409.28
F SM	All Ages	\$511.53

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$810.53
M SM	All Ages	\$1,013.03
F NS	All Ages	\$810.53
F SM	All Ages	\$1,013.03

Assured Life Association
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Forms ARMSIB06ST and MTA2-21523

Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,928
M SM	All Ages	\$2,412
F NS	All Ages	\$1,928
F SM	All Ages	\$2,412

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$160.60
M SM	All Ages	\$200.92
F NS	All Ages	\$160.60
F SM	All Ages	\$200.92

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$491.64
M SM	All Ages	\$615.06
F NS	All Ages	\$491.64
F SM	All Ages	\$615.06

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$973.64
M SM	All Ages	\$1,218.06
F NS	All Ages	\$973.64
F SM	All Ages	\$1,218.06

Assured Life Association
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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$2,099
M SM	All Ages	\$2,624
F NS	All Ages	\$2,099
F SM	All Ages	\$2,624

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$174.85
M SM	All Ages	\$218.58
F NS	All Ages	\$174.85
F SM	All Ages	\$218.58

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$535.25
M SM	All Ages	\$669.12
F NS	All Ages	\$535.25
F SM	All Ages	\$669.12

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,060.00
M SM	All Ages	\$1,325.12
F NS	All Ages	\$1,060.00
F SM	All Ages	\$1,325.12

Assured Life Association
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Forms ARMSID06ST and MTA4-21525

Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,983
M SM	All Ages	\$2,478
F NS	All Ages	\$1,983
F SM	All Ages	\$2,478

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$165.18
M SM	All Ages	\$206.42
F NS	All Ages	\$165.18
F SM	All Ages	\$206.42

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$505.67
M SM	All Ages	\$631.89
F NS	All Ages	\$505.67
F SM	All Ages	\$631.89

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,001.42
M SM	All Ages	\$1,251.39
F NS	All Ages	\$1,001.42
F SM	All Ages	\$1,251.39

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$2,450
M SM	All Ages	\$3,062
F NS	All Ages	\$2,450
F SM	All Ages	\$3,062

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$204.09
M SM	All Ages	\$255.06
F NS	All Ages	\$204.09
F SM	All Ages	\$255.06

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$624.75
M SM	All Ages	\$780.81
F NS	All Ages	\$624.75
F SM	All Ages	\$780.81

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,237.25
M SM	All Ages	\$1,546.31
F NS	All Ages	\$1,237.25
F SM	All Ages	\$1,546.31

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,877
M SM	All Ages	\$2,347
F NS	All Ages	\$1,877
F SM	All Ages	\$2,347

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$156.35
M SM	All Ages	\$195.51
F NS	All Ages	\$156.35
F SM	All Ages	\$195.51

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$478.64
M SM	All Ages	\$598.49
F NS	All Ages	\$478.64
F SM	All Ages	\$598.49

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$947.89
M SM	All Ages	\$1,185.24
F NS	All Ages	\$947.89
F SM	All Ages	\$1,185.24

SERFF Tracking Number: ABAI-126440568 State: Arkansas

Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 44467

Company Tracking Number:

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: ALA Q309 rate filing

Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: third party authorization	Accepted for Informational Purposes	01/28/2010
Comments:		
Attachment:		
ALA Filing Authorization.pdf		



ASSURED LIFE
ASSOCIATION

8000 East Maplewood Ave., Suite 105
Greenwood Village, CO 80111

phone 303.792.9777
toll-free 800.777.9777
fax 303.792.9793

www.denverwoodmen.com

September 5, 2008

TO WHOM IT MAY CONCERN:

This letter serves as acknowledgement that Assured Life Association has engaged the actuarial firm of Allen Bailey and Associates, Inc. to act on our behalf in filing the enclosed policy forms. Any questions regarding these filings should be addressed to:

Ms. Kim Hefner
Compliance Manager
Allen Bailey and Associates, Inc.
8310 Capital of Texas Highway North
Suite 370
Austin, TX 78731
Phone: (512) 502-8800
Fax: (512) 502-8638

Thank you.

Diane L Muller, Corporate Secretary

SERFF Tracking Number: ABAI-126440568 State: Arkansas

Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 44467

Company Tracking Number:

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: ALA Q309 rate filing

Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/04/2010	Rate and Rule	AR rate pages	01/28/2010	AR Modal Rates 1-1-2010.pdf (Superceded) AR proposed rate pages.pdf (Superceded)

Assured Life Association
Actuarial Memorandum
Forms ARMSIA06ST and MTA1-21522

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,374
M SM	All Ages	\$1,716
F NS	All Ages	\$1,374
F SM	All Ages	\$1,716

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$114.45
M SM	All Ages	\$142.94
F NS	All Ages	\$114.45
F SM	All Ages	\$142.94

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$350.37
M SM	All Ages	\$437.58
F NS	All Ages	\$350.37
F SM	All Ages	\$437.58

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$693.87
M SM	All Ages	\$866.58
F NS	All Ages	\$693.87
F SM	All Ages	\$866.58

Assured Life Association
Actuarial Memorandum
Forms ARMSIB06ST and MTA2-21523

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,650
M SM	All Ages	\$2,063
F NS	All Ages	\$1,650
F SM	All Ages	\$2,063

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$137.45
M SM	All Ages	\$171.85
F NS	All Ages	\$137.45
F SM	All Ages	\$171.85

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$420.75
M SM	All Ages	\$526.07
F NS	All Ages	\$420.75
F SM	All Ages	\$526.07

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$833.25
M SM	All Ages	\$1,041.82
F NS	All Ages	\$833.25
F SM	All Ages	\$1,041.82

Assured Life Association
Actuarial Memorandum
Forms ARMSIC06ST and MTA3-21524

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,796
M SM	All Ages	\$2,245
F NS	All Ages	\$1,796
F SM	All Ages	\$2,245

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$149.61
M SM	All Ages	\$187.01
F NS	All Ages	\$149.61
F SM	All Ages	\$187.01

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$457.98
M SM	All Ages	\$572.48
F NS	All Ages	\$457.98
F SM	All Ages	\$572.48

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$906.98
M SM	All Ages	\$1,133.73
F NS	All Ages	\$906.98
F SM	All Ages	\$1,133.73

Assured Life Association
Actuarial Memorandum
Forms ARMSID06ST and MTA4-21525

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,695
M SM	All Ages	\$2,121
F NS	All Ages	\$1,695
F SM	All Ages	\$2,121

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$141.19
M SM	All Ages	\$176.68
F NS	All Ages	\$141.19
F SM	All Ages	\$176.68

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$432.23
M SM	All Ages	\$540.86
F NS	All Ages	\$432.23
F SM	All Ages	\$540.86

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$855.98
M SM	All Ages	\$1,071.11
F NS	All Ages	\$855.98
F SM	All Ages	\$1,071.11

Assured Life Association
Actuarial Memorandum
Forms ARMSIF06ST and MTA5-21526

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$2,186
M SM	All Ages	\$2,735
F NS	All Ages	\$2,186
F SM	All Ages	\$2,735

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$182.09
M SM	All Ages	\$227.83
F NS	All Ages	\$182.09
F SM	All Ages	\$227.83

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$557.43
M SM	All Ages	\$697.43
F NS	All Ages	\$557.43
F SM	All Ages	\$697.43

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,103.93
M SM	All Ages	\$1,381.18
F NS	All Ages	\$1,103.93
F SM	All Ages	\$1,381.18

Assured Life Association
Actuarial Memorandum
Forms ARMSIG06ST and MTA6-21527

Exhibit VI - Modal Premiums
(Area 1)
ARKANSAS - All other ZIPS

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,606
M SM	All Ages	\$2,008
F NS	All Ages	\$1,606
F SM	All Ages	\$2,008

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$133.78
M SM	All Ages	\$167.27
F NS	All Ages	\$133.78
F SM	All Ages	\$167.27

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$409.53
M SM	All Ages	\$512.04
F NS	All Ages	\$409.53
F SM	All Ages	\$512.04

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$811.03
M SM	All Ages	\$1,014.04
F NS	All Ages	\$811.03
F SM	All Ages	\$1,014.04

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Exhibit VI - Modal Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,499
M SM	All Ages	\$1,873
F NS	All Ages	\$1,499
F SM	All Ages	\$1,873

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$124.87
M SM	All Ages	\$156.02
F NS	All Ages	\$124.87
F SM	All Ages	\$156.02

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$382.25
M SM	All Ages	\$477.62
F NS	All Ages	\$382.25
F SM	All Ages	\$477.62

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$757.00
M SM	All Ages	\$945.87
F NS	All Ages	\$757.00
F SM	All Ages	\$945.87

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Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,800
M SM	All Ages	\$2,250
F NS	All Ages	\$1,800
F SM	All Ages	\$2,250

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$149.94
M SM	All Ages	\$187.43
F NS	All Ages	\$149.94
F SM	All Ages	\$187.43

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$459.00
M SM	All Ages	\$573.75
F NS	All Ages	\$459.00
F SM	All Ages	\$573.75

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$909.00
M SM	All Ages	\$1,136.25
F NS	All Ages	\$909.00
F SM	All Ages	\$1,136.25

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Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,959
M SM	All Ages	\$2,448
F NS	All Ages	\$1,959
F SM	All Ages	\$2,448

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$163.18
M SM	All Ages	\$203.92
F NS	All Ages	\$163.18
F SM	All Ages	\$203.92

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$499.55
M SM	All Ages	\$624.24
F NS	All Ages	\$499.55
F SM	All Ages	\$624.24

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$989.30
M SM	All Ages	\$1,236.24
F NS	All Ages	\$989.30
F SM	All Ages	\$1,236.24

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Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,850
M SM	All Ages	\$2,312
F NS	All Ages	\$1,850
F SM	All Ages	\$2,312

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$154.11
M SM	All Ages	\$192.59
F NS	All Ages	\$154.11
F SM	All Ages	\$192.59

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$471.75
M SM	All Ages	\$589.56
F NS	All Ages	\$471.75
F SM	All Ages	\$589.56

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$934.25
M SM	All Ages	\$1,167.56
F NS	All Ages	\$934.25
F SM	All Ages	\$1,167.56

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Exhibit VI - Modal Premiums
(Area 2)

ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$2,384
M SM	All Ages	\$2,983
F NS	All Ages	\$2,384
F SM	All Ages	\$2,983

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$198.59
M SM	All Ages	\$248.48
F NS	All Ages	\$198.59
F SM	All Ages	\$248.48

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$607.92
M SM	All Ages	\$760.67
F NS	All Ages	\$607.92
F SM	All Ages	\$760.67

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,203.92
M SM	All Ages	\$1,506.42
F NS	All Ages	\$1,203.92
F SM	All Ages	\$1,506.42

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Exhibit VI - Modal Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,752
M SM	All Ages	\$2,191
F NS	All Ages	\$1,752
F SM	All Ages	\$2,191

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$145.94
M SM	All Ages	\$182.51
F NS	All Ages	\$145.94
F SM	All Ages	\$182.51

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$446.76
M SM	All Ages	\$558.71
F NS	All Ages	\$446.76
F SM	All Ages	\$558.71

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$884.76
M SM	All Ages	\$1,106.46
F NS	All Ages	\$884.76
F SM	All Ages	\$1,106.46

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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,605
M SM	All Ages	\$2,006
F NS	All Ages	\$1,605
F SM	All Ages	\$2,006

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$133.70
M SM	All Ages	\$167.10
F NS	All Ages	\$133.70
F SM	All Ages	\$167.10

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$409.28
M SM	All Ages	\$511.53
F NS	All Ages	\$409.28
F SM	All Ages	\$511.53

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$810.53
M SM	All Ages	\$1,013.03
F NS	All Ages	\$810.53
F SM	All Ages	\$1,013.03

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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,928
M SM	All Ages	\$2,412
F NS	All Ages	\$1,928
F SM	All Ages	\$2,412

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$160.60
M SM	All Ages	\$200.92
F NS	All Ages	\$160.60
F SM	All Ages	\$200.92

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$491.64
M SM	All Ages	\$615.06
F NS	All Ages	\$491.64
F SM	All Ages	\$615.06

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$973.64
M SM	All Ages	\$1,218.06
F NS	All Ages	\$973.64
F SM	All Ages	\$1,218.06

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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$2,099
M SM	All Ages	\$2,624
F NS	All Ages	\$2,099
F SM	All Ages	\$2,624

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$174.85
M SM	All Ages	\$218.58
F NS	All Ages	\$174.85
F SM	All Ages	\$218.58

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$535.25
M SM	All Ages	\$669.12
F NS	All Ages	\$535.25
F SM	All Ages	\$669.12

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,060.00
M SM	All Ages	\$1,325.12
F NS	All Ages	\$1,060.00
F SM	All Ages	\$1,325.12

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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,983
M SM	All Ages	\$2,478
F NS	All Ages	\$1,983
F SM	All Ages	\$2,478

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$165.18
M SM	All Ages	\$206.42
F NS	All Ages	\$165.18
F SM	All Ages	\$206.42

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$505.67
M SM	All Ages	\$631.89
F NS	All Ages	\$505.67
F SM	All Ages	\$631.89

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,001.42
M SM	All Ages	\$1,251.39
F NS	All Ages	\$1,001.42
F SM	All Ages	\$1,251.39

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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$2,556
M SM	All Ages	\$3,196
F NS	All Ages	\$2,556
F SM	All Ages	\$3,196

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$212.91
M SM	All Ages	\$266.23
F NS	All Ages	\$212.91
F SM	All Ages	\$266.23

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$651.78
M SM	All Ages	\$814.98
F NS	All Ages	\$651.78
F SM	All Ages	\$814.98

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,290.78
M SM	All Ages	\$1,613.98
F NS	All Ages	\$1,290.78
F SM	All Ages	\$1,613.98

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Exhibit VI - Modal Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

2010 Proposed Annual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,877
M SM	All Ages	\$2,347
F NS	All Ages	\$1,877
F SM	All Ages	\$2,347

Monthly PAC Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$156.35
M SM	All Ages	\$195.51
F NS	All Ages	\$156.35
F SM	All Ages	\$195.51

Quarterly Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$478.64
M SM	All Ages	\$598.49
F NS	All Ages	\$478.64
F SM	All Ages	\$598.49

Semiannual Premiums

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$947.89
M SM	All Ages	\$1,185.24
F NS	All Ages	\$947.89
F SM	All Ages	\$1,185.24

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Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>A</i>	Proposed <i>Plan</i> <i>A</i>
M NS	All Ages	\$1,249	\$1,374
M SM	All Ages	1,560	1,716
F NS	All Ages	1,249	1,374
F SM	All Ages	1,560	1,716

Assured Life Association
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Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>B</i>	Proposed <i>Plan</i> <i>B</i>
M NS	All Ages	\$1,514	\$1,650
M SM	All Ages	1,893	2,063
F NS	All Ages	1,514	1,650
F SM	All Ages	1,893	2,063

Assured Life Association
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Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>C</i>	Proposed <i>Plan</i> <i>C</i>
M NS	All Ages	\$1,648	\$1,796
M SM	All Ages	2,060	2,245
F NS	All Ages	1,648	1,796
F SM	All Ages	2,060	2,245

Assured Life Association
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Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>D</i>	Proposed <i>Plan</i> <i>D</i>
M NS	All Ages	\$1,555	\$1,695
M SM	All Ages	1,946	2,121
F NS	All Ages	1,555	1,695
F SM	All Ages	1,946	2,121

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Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>F</i>	Proposed <i>Plan</i> <i>F</i>
M NS	All Ages	\$1,822	\$2,186
M SM	All Ages	2,279	2,735
F NS	All Ages	1,822	2,186
F SM	All Ages	2,279	2,735

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Exhibit I - Annual Premiums
(Area 1)
ARKANSAS - All other ZIPS

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>G</i>	Proposed <i>Plan</i> <i>G</i>
M NS	All Ages	\$1,473	\$1,606
M SM	All Ages	1,842	2,008
F NS	All Ages	1,473	1,606
F SM	All Ages	1,842	2,008

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Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>A</i>	Proposed <i>Plan</i> <i>A</i>
M NS	All Ages	\$1,363	\$1,499
M SM	All Ages	1,703	1,873
F NS	All Ages	1,363	1,499
F SM	All Ages	1,703	1,873

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Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>B</i>	Proposed <i>Plan</i> <i>B</i>
M NS	All Ages	\$1,651	\$1,800
M SM	All Ages	2,064	2,250
F NS	All Ages	1,651	1,800
F SM	All Ages	2,064	2,250

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Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>C</i>	Proposed <i>Plan</i> <i>C</i>
M NS	All Ages	\$1,797	\$1,959
M SM	All Ages	2,246	2,448
F NS	All Ages	1,797	1,959
F SM	All Ages	2,246	2,448

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Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>D</i>	Proposed <i>Plan</i> <i>D</i>
M NS	All Ages	\$1,697	\$1,850
M SM	All Ages	2,121	2,312
F NS	All Ages	1,697	1,850
F SM	All Ages	2,121	2,312

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Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>F</i>	Proposed <i>Plan</i> <i>F</i>
M NS	All Ages	\$1,987	\$2,384
M SM	All Ages	2,486	2,983
F NS	All Ages	1,987	2,384
F SM	All Ages	2,486	2,983

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Exhibit I - Annual Premiums
(Area 2)
ARKANSAS - ZIPs 718-721, 755

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>G</i>	Proposed <i>Plan</i> <i>G</i>
M NS	All Ages	\$1,607	\$1,752
M SM	All Ages	2,010	2,191
F NS	All Ages	1,607	1,752
F SM	All Ages	2,010	2,191

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Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>A</i>	Proposed <i>Plan</i> <i>A</i>
M NS	All Ages	\$1,459	\$1,605
M SM	All Ages	1,824	2,006
F NS	All Ages	1,459	1,605
F SM	All Ages	1,824	2,006

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Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>B</i>	Proposed <i>Plan</i> <i>B</i>
M NS	All Ages	\$1,769	\$1,928
M SM	All Ages	2,213	2,412
F NS	All Ages	1,769	1,928
F SM	All Ages	2,213	2,412

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Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>C</i>	Proposed <i>Plan</i> <i>C</i>
M NS	All Ages	\$1,926	\$2,099
M SM	All Ages	2,407	2,624
F NS	All Ages	1,926	2,099
F SM	All Ages	2,407	2,624

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Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>D</i>	Proposed <i>Plan</i> <i>D</i>
M NS	All Ages	\$1,819	\$1,983
M SM	All Ages	2,273	2,478
F NS	All Ages	1,819	1,983
F SM	All Ages	2,273	2,478

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Exhibit I - Annual Premiums
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ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>F</i>	Proposed <i>Plan</i> <i>F</i>
M NS	All Ages	\$2,130	\$2,556
M SM	All Ages	2,663	3,196
F NS	All Ages	2,130	2,556
F SM	All Ages	2,663	3,196

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Exhibit I - Annual Premiums
(Area 3)
ARKANSAS - ZIPs 722-723

<i>Sex / Class</i>	<i>Age</i>	Current <i>Plan</i> <i>G</i>	Proposed <i>Plan</i> <i>G</i>
M NS	All Ages	\$1,722	\$1,877
M SM	All Ages	2,153	2,347
F NS	All Ages	1,722	1,877
F SM	All Ages	2,153	2,347